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January 17, 2025

Dear Theresa Corbett:

Subject: Student Loan Discharge Based on Borrower Defense Evidence

The U.S. Department of Education (ED) has determined that the federal student loan(s) you received to attend Ashford University (Ashford), now known as the University of Arizona Global Campus (UAGC) on or after March 1, 2009, through April 30, 2020, are eligible for a full discharge. This means the remaining balance on the eligible loan(s) will be forgiven. **You do not have to make any more payments on the loan(s).**

Your loan(s) will be discharged as part of an ED action regarding loans made to students attending Ashford between March 1, 2009, through April 30, 2020. This action follows ED's finding that Ashford made pervasive and widespread substantial misrepresentations that borrowers relied on to their detriment and/or violated state consumer protection laws.

These misrepresentations are related to licensure eligibility for certain careers, program costs and financial aid, how long a degree would take to obtain, and the transferability of credits. Because of the serious and widespread nature of the misconduct by Ashford, ED has determined that it is appropriate to discharge the loans made to students who attended Ashford. This approach eliminates the need for an individual consideration of each borrower's claim.

You also may receive a refund for prior payments made to ED on the loans that are being discharged. Your servicer will let you know if you are eligible for a refund, which would be mailed to you or sent electronically. Please check your online account with your loan servicer to ensure your address is correct (as well as any banking information that is in your account) so you can receive any refund. **Otherwise, you do not have to take any further action to receive your discharge.** Your credit report will also be updated to reflect this discharge when it is complete.

If you do not wish to accept this discharge for any reason, including because you are concerned about any possible state tax liability, please contact your loan servicer within 30 days of receiving this letter. Don't know who your loan servicer is? Log in to [StudentAid.gov](#), find "My Aid," and select "View loan servicer details." You also can call us at 1-800-4-FED-AID and we will connect you with your servicer.

It will take ED some time to process your discharge; however, you will not need to make additional payments on the loans you received to attend Ashford during the requisite period while your discharge is pending. **Until ED completes its work,**

your eligible loan(s) from Ashford will remain paused in forbearance/stopped collections, and we will not ask you to resume making payments. If your loan(s) are in default, we will not attempt to collect on the loan(s) being discharged. ED's determination is that the loans described above are not enforceable and that you are no longer obligated to repay them. As a result, ED will not seek to enforce them, and any future attempts to collect on or enforce your repayment obligations are without legal basis. Furthermore, because the loans described above and your repayment obligations are not enforceable, you are entitled to, and will receive, a discharge.

ED recommends that you retain a copy of this letter for your records.

Although your servicer has been instructed that the loan(s) that is(are) the subject of this notice should not be put into repayment (unless you have opted out of forbearance or stopped collections), sometimes loans that ED has agreed will be discharged are erroneously returned to repayment status. In those circumstances, providing a copy of this letter to your servicer could aid you in resolving any dispute about repayment.

Please note: This letter does not apply to any private student loans you may have. Also, this letter only applies to eligible loan(s) you borrowed to attend Ashford during the requisite period; it does not apply to any loans you may have borrowed to attend any other school.

Beware of Scams

You might be contacted by a company saying they will help you get loan discharge, forgiveness, cancellation, or debt relief for a fee. You never have to pay for help with your federal student aid. Make sure you work only with the U.S. Department of Education and our loan servicers, and never reveal your personal information or account password to anyone.

Our emails to borrowers come from noreply@studentaid.gov, noreply@debtrelief.studentaid.gov, or ed.gov@public.govdelivery.com. You can report scam attempts to the Federal Trade Commission by calling 1-877-382-4357 or by visiting reportfraud.ftc.gov.

If you have questions about this notice, please call our borrower defense hotline at 1-855-279-6207. You may visit StudentAid.gov/Contact for our hours of operation.

This letter is NOT an attempt to collect a debt or a demand for any payment.

Sincerely,

U.S. Department of Education
Office of Federal Student Aid



Exhibit(s) Page 3 of 3
830 First Street, NE, Washington, D.C. 20002

StudentAid.gov/borrower-defense